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APPLICATION OF SPIELMAN ET AL.
ATTORNEY DOCKET: 72167.000555

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/545,381 Confirmation No.: 2456
Applicant : Craig Spielman *et al.*
Filed : April 7, 2000
Title : METHOD AND SYSTEM FOR MANAGING RISKS
Art Unit : 3623
Examiner: : Beth Van Doren

Docket No. : 72167.000555
Customer No. : 21967

U.S. Patent and Trademark Office
Customer Service Window, **Mail Stop Amendment**
Randolph Building
401 Dulany Street
Alexandria, VA 22314

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111

Dear Sir:

Applicants respectfully request entry of the following Amendment and reconsideration of the outstanding non-final rejection in view of the following remarks and amendments.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 2 of this paper.